



## FREEDOM MORTGAGE<sup>®</sup>

P.O. Box 50428, Indianapolis, IN 46250-0401

JOHN A LIPPINCOTT  
211 RIVER RD  
ELIOT ME 03901

December 28, 2017

Dear Borrower(s),

**YOU ARE IN DEFAULT UNDER THE TERMS OF YOUR MORTGAGE AND  
NOTE**

You failed to make the required payments under the terms of your Mortgage and Note. Freedom Mortgage Corporation is providing this notice as servicing agent for your loan. Your account is due for the November 1, 2017 payment and all subsequent payments. This is a demand for payment of the total amount due and owing as of the date of this letter, itemized in the below table. Please be aware that the total amount due does not include any amounts that become due after the date of this notice.

<b>Paid Through:</b> November 1, 2017	<b>Next Payment Due Date:</b> November 1, 2017
Current Monthly Payment	\$1,643.11
Date last Payment was Received	October 25, 2017
Late Charges	\$176.40
NSF Fees	\$ .00
Other Fees	Property Inspection Fees \$30.00 Expense Advances \$ .00 One Time Draft Fees \$ .00
Partial Payment (Suspense) Balance	\$ .00
<b>TOTAL YOU MUST PAY TO REINSTATE THE LOAN, CURE THE DEFAULT AND AVOID THE EXERCISE OF THE POWER OF SALE</b>	<b>\$3,492.62</b>
The Unpaid Principal Balance as of 12/28/17	\$233,097.47
Prepayment fee (if any)	\$ .00
Estimate of all fees imposed related to exercise of power of sale	\$ .00



**FREEDOM MORTGAGE®**

P.O. Box 50428, Indianapolis, IN 46250-0401

You have the right to cure the default by paying the total amount to reinstate the loan, which is \$3,492.62, within 35 days of the date of delivery of this letter. Payments must be made either by cashier's check or certified check made payable to Freedom Mortgage Corporation and sent to:

**Freedom Mortgage Corporation  
ATTN: Payment Processing  
10500 Kincaid Drive, Suite 111  
Fishers, IN 46037-9764**

Unless we receive full payment of all past-due amounts, we will accelerate the maturity of the loan, declare the obligation due and payable without further demand, and begin foreclosure proceedings. This could result in the loss of your property and the mortgagee or another person may acquire the property by means of foreclosure and sale.

If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

Please be aware that your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

You may have options available other than foreclosure. If you are unable to bring the account current, we urge you to explore foreclosure alternatives prior to the end of the right-to-cure period by contacting our Customer Care Department at (855) 690-5900 or at P.O. Box 50428, Indianapolis, IN 46250-0428, or a United States Department of Housing and Urban Development ("HUD")-certified area counselor by calling 1-800-569-4287, TDD toll free number 1-800-877-8339, or by visiting the HUD website, [http://www.hud.gov/offices/hsg/sfh/hcc/hcc\\_home.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm). Enclosed is a listing of HUD approved counseling agencies within your state.

You have the right to bring a court action to assert the non-existence of a default. You have the right in any lawsuit for foreclosure and sale to argue that you performed your obligations under the terms of your Note and Mortgage, and to present any other defenses you may have. You have the right to request the name of the originator of the loan. If you meet the conditions stated in the Mortgage, you will have the right to have the lender's enforcement of the Mortgage discontinued and to have the Note and the Mortgage remain fully effective as if immediate payment in full had never been required.

Where mediation is available under Maine Rev. Statute § 6321-A, you may request a court-ordered mediation to explore options for avoiding foreclosure judgment.

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at [www.freedommortgage.com](http://www.freedommortgage.com) or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Customer Care Department  
Freedom Mortgage Corporation

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Languages	Parent Organization
MONEY MANAGEMENT INTERNATIONAL AUBURN ME	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymgmt.org Website: www.moneymgmt.org	250 Center St Ste 205 Auburn, Maine 04210-6313	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
LEGAL SERVICES FOR THE ELDERLY	Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@mainelsete.org Website: www.mainelsete.org	5 Wabon Street AUGUSTA, Maine 04330-7040	- English - Other	MAINE STATE HOUSING AUTHORITY
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665	- English	
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 WATER STREET AUGUSTA, Maine 04330-4665	- English	MAINE STATE HOUSING AUTHORITY
MONEY MANAGEMENT INTERNATIONAL BANGOR	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymgmt.org Website: www.moneymgmt.org	175 Exchange St Ste 200 Bangor, Maine 04401-6537	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mcmccorp.org Website: www.midcoastmainecommunityaction.org	34 Wing Farm Parkway BATH, Maine 04530-1550	- English - Spanish	
TEDFORD HOUSING	Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org	14 Middle Street BRUNSWICK, Maine 04011-2400	- English	MAINE STATE HOUSING AUTHORITY
WESTERN MAINE CAP	Phone: 207-645-3764 E-mail: N/A Website: wmcap.org	PO Box 200 East Wilton, Maine 04234-0200	- English	MAINE STATE HOUSING AUTHORITY
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.homequestmaine.org	240 Bates Street LEWISTON, Maine 04240-7330	- English - French	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dolt@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
CITY OF PORTLAND SHELTER	Phone: 207-482-5144	196 Lancaster Street PORTLAND, Maine 04101-2418	- English	MAINE STATE HOUSING AUTHORITY
COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@cfilmaine.org Website: www.cfilmaine.org	309 Cumberland Avenue, Suite 205 PORTLAND, Maine	- English - French - Swahili	MAINE STATE HOUSING AUTHORITY

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese
- Mandarin
- Creole
- Czech
- English
- Farsi
- French
- Hindi
- Hmong
- Indonesian
- Korean
- Polish
- Portuguese
- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

**PINE TREE LEGAL ASSISTANCE,  
INCORPORATED**

Phone: 207-774-8211  
Fax: 207-838-2300  
E-mail: [nbeald@ptla.org](mailto:nbeald@ptla.org)  
Website: [www.ptla.org](http://www.ptla.org)

88 Federal St  
PO Box 547  
PORTLAND, Maine  
04101-4205

**THE OPPORTUNITY ALLIANCE**

Phone: 207-553-5931  
Toll-free: 800-698-4959  
Fax: 207-874-1155  
E-mail: [mgeoffroy@propeople.org](mailto:mgeoffroy@propeople.org)  
Website: [www.propeople.org](http://www.propeople.org)

510 Cumberland Avenue  
PORTLAND, Maine  
04101-2220

- English
- French

**AROOSTOOK COUNTY ACTION  
PROGRAM, INC.**

Phone: 207-768-3023-650  
Toll-free: 800-432-7881  
Fax: 207-768-3021  
E-mail: [jbaillargeon@acap-me.org](mailto:jbaillargeon@acap-me.org)  
Website: [www.acap-me.org](http://www.acap-me.org)

771 Main St  
PRESQUE ISLE, Maine  
04769-2201

- English

MAINE STATE  
HOUSING  
AUTHORITY

**YORK COUNTY COMMUNITY  
ACTION AGENCY**

Phone: 207-459-2959  
Fax: 207-490-5026  
E-mail: [jenniferg@yccac.org](mailto:jenniferg@yccac.org)  
Website: [www.yccac.org](http://www.yccac.org)

PO Box 72  
6 Spruce Street  
Sanford, Maine 04073-  
0072

- English
- French
- German

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

**MONEY MANAGEMENT  
INTERNATIONAL SOUTH  
PORTLAND**

Phone: 866-232-9080  
Toll-free: 866-232-9080  
Fax: 866-921-5129  
E-mail: [counselinginfo@moneymgmt.org](mailto:counselinginfo@moneymgmt.org)  
Website: [www.moneymgmt.org](http://www.moneymgmt.org)

111 Wescott Road  
SOUTH PORTLAND,  
Maine 04106-3437

- English
- Spanish

MONEY  
MANAGEMENT  
INTERNATIONAL  
INC.

**KENNEBEC VALLEY COMMUNITY  
ACTION PROGRAM**

Phone: 800-542-8227  
E-mail: N/A  
Website: [www.kvexp.org](http://www.kvexp.org)

97 Water St  
Waterville, Maine 04901-  
6339

- English

**COASTAL ENTERPRISES,  
INCORPORATED**

Phone: 207-882-7552-5151  
Toll-free: 877-340-2649  
Fax: 207-882-6365  
E-mail: [jthomas@ceimaine.org](mailto:jthomas@ceimaine.org)  
Website: [www.ceimaine.org](http://www.ceimaine.org)

41 Water Street  
WISCASSET, Maine  
04578-4134

- English
- Spanish

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Languages	Parent Organization
MONEY MANAGEMENT INTERNATIONAL AUBURN ME	<b>Phone:</b> 866-232-9080 <b>Toll-free:</b> 866-232-9080 <b>Fax:</b> 866-921-5129 <b>E-mail:</b> <a href="mailto:counselinginfo@moneymgmt.org">counselinginfo@moneymgmt.org</a> <b>Website:</b> <a href="http://www.moneymgmt.org">www.moneymgmt.org</a>	250 Center St Ste 205 Auburn, Maine 04210- 6313	– English – Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
LEGAL SERVICES FOR THE ELDERLY	<b>Phone:</b> 207-621-0087 <b>Toll-free:</b> 800-750-5353 <b>Fax:</b> 207-621-0742 <b>E-mail:</b> <a href="mailto:jmartin@mainelse.org">jmartin@mainelse.org</a> <b>Website:</b> <a href="http://www.mainelse.org">www.mainelse.org</a>	5 Wabon Street AUGUSTA, Maine 04330- 7040	– English – Other	MAINE STATE HOUSING AUTHORITY
MAINE STATE HOUSING AUTHORITY	<b>Phone:</b> 207-626-4670 <b>Toll-free:</b> 800-452-4668 <b>Fax:</b> 207-626-4678 <b>E-mail:</b> <a href="mailto:dkjohnson@mainehousing.org">dkjohnson@mainehousing.org</a> <b>Website:</b> <a href="http://www.mainehousing.org">www.mainehousing.org</a>	353 Water Street AUGUSTA, Maine 04330- 4665	– English	
MAINE STATE HOUSING AUTHORITY	<b>Phone:</b> 207-626-4670 <b>Toll-free:</b> 800-452-4668 <b>Fax:</b> 207-626-4678 <b>E-mail:</b> <a href="mailto:dkjohnson@mainehousing.org">dkjohnson@mainehousing.org</a> <b>Website:</b> <a href="http://www.mainehousing.org">www.mainehousing.org</a>	353 WATER STREET AUGUSTA, Maine 04330- 4665	– English	MAINE STATE HOUSING AUTHORITY
MONEY MANAGEMENT INTERNATIONAL BANGOR	<b>Phone:</b> 866-232-9080 <b>Toll-free:</b> 866-232-9080 <b>Fax:</b> 866-921-5129 <b>E-mail:</b> <a href="mailto:counselinginfo@moneymgmt.org">counselinginfo@moneymgmt.org</a> <b>Website:</b> <a href="http://www.moneymgmt.org">www.moneymgmt.org</a>	175 Exchange St Ste 200 Bangor, Maine 04401- 6537	– English – Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PENQUIS COMMUNITY ACTION PROGRAM	<b>Phone:</b> 207-974-2403 <b>Toll-free:</b> 888-424-0151 <b>Fax:</b> 207-973-3699 <b>E-mail:</b> <a href="mailto:hmassow@penquis.org">hmassow@penquis.org</a> <b>Website:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-	– English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

MIDCOAST MAINE COMMUNITY ACTION	<b>Phone:</b> 207-442-7963-230 <b>Toll-free:</b> 800-221-2221 <b>Fax:</b> 207-443-7447 <b>E-mail:</b> <a href="mailto:candice.carpenter@mmcacorp.org">candice.carpenter@mmcacorp.org</a> <b>Website:</b> <a href="http://www.midcoastmainecommunityaction.org">www.midcoastmainecommunityaction.org</a>	4952 34 Wing Farm Parkway BATH, Maine 04530- 1550	– English – Spanish	
TEDFORD HOUSING	<b>Phone:</b> 207-729-1161-100 <b>E-mail:</b> <a href="mailto:officemanager@tedfordhousing.org">officemanager@tedfordhousing.org</a> <b>Website:</b> <a href="http://www.tedfordhousing.org">www.tedfordhousing.org</a>	14 Middle Street BRUNSWICK, Maine 04011- 2400	– English	MAINE STATE HOUSING AUTHORITY
WESTERN MAINE CAP	<b>Phone:</b> 207-645-3764 <b>E-mail:</b> N/A <b>Website:</b> <a href="http://wmca.org">wmca.org</a>	PO Box 200 East Wilton, Maine 04234- 0200	– English	MAINE STATE HOUSING AUTHORITY
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	<b>Phone:</b> 207-795-4065 <b>Toll-free:</b> 866-221-4383 <b>Fax:</b> 207-795-4069 <b>E-mail:</b> <a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a> <b>Website:</b> <a href="http://www.homequestmaine.org">www.homequestmaine.org</a>	240 Bates Street LEWISTON, Maine 04240- 7330	– English – French	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	<b>Phone:</b> 207-553-7780-226 <b>Toll-free:</b> 800-339-6516 <b>Fax:</b> 207-553-7778 <b>E-mail:</b> <a href="mailto:dstolt@avestahousing.org">dstolt@avestahousing.org</a> <b>Website:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, Maine 04101- 4920	– English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
CITY OF PORTLAND SHELTER	<b>Phone:</b> 207-482-5144	196 Lancaster Street PORTLAND, Maine 04101- 2418	– English	MAINE STATE HOUSING AUTHORITY
COMMUNITY FINANCIAL LITERACY	<b>Phone:</b> 207-797-7890 <b>E-mail:</b> <a href="mailto:crwaganje@cflmaine.org">crwaganje@cflmaine.org</a> <b>Website:</b> <a href="http://www.cflmalne.org">www.cflmalne.org</a>	309 Cumberland Avenue, Suite 205 PORTLAND, Maine	– English – French – Swahili	MAINE STATE HOUSING AUTHORITY

PINE TREE LEGAL  
ASSISTANCE,  
INCORPORATED

**Phone:** 207-774-8211  
**Fax:** 207-828-2300  
**E-mail:** [nheald@ptla.org](mailto:nheald@ptla.org)  
**Website:** [www.ptla.org](http://www.ptla.org)

THE OPPORTUNITY  
ALLIANCE

**Phone:** 207-553-5931  
**Toll-free:** 800-698-4959  
**Fax:** 207-874-1155  
**E-mail:** [mgeoffroy@propeople.org](mailto:mgeoffroy@propeople.org)  
**Website:** [www.propeople.org](http://www.propeople.org)

AROOSTOOK COUNTY  
ACTION PROGRAM, INC.

**Phone:** 207-768-3023-650  
**Toll-free:** 800-432-7881  
**Fax:** 207-768-3021  
**E-mail:** [Jballlargeon@acap-me.org](mailto:Jballlargeon@acap-me.org)  
**Website:** [www.acap-me.org](http://www.acap-me.org)

YORK COUNTY  
COMMUNITY ACTION  
AGENCY

**Phone:** 207-459-2959  
**Fax:** 207-490-5026  
**E-mail:** [jenniferg@yccac.org](mailto:jenniferg@yccac.org)  
**Website:** [www.yccac.org](http://www.yccac.org)

– Arabic  
– ASL  
–  
Cambodian  
–  
Cantonese  
– Chinese  
Mandarin  
– Creole  
– Czech  
– English  
– Farsi  
– French  
– Hindi  
– Hmong  
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Indonesian  
– Korean  
– Polish  
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Portuguese  
– Russian  
– Spanish  
– Swahili  
– Turkish  
– Ukrainian  
–  
Vietnamese

510  
Cumberland  
Avenue  
PORTLAND,  
Maine  
04101-  
2220

771 Main St  
PRESQUE  
ISLE, Maine  
04769-  
2201

PO Box 72  
6 Spruce  
Street  
Sanford,  
Maine  
04073-

MAINE STATE  
HOUSING AUTHORITY

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

MONEY MANAGEMENT  
INTERNATIONAL SOUTH  
PORTLAND

**Phone:** 866-232-9080  
**Toll-free:** 866-232-9080  
**Fax:** 866-921-5129  
**E-mail:** [counselinginfo@moneymgmt.org](mailto:counselinginfo@moneymgmt.org)  
**Website:** [www.moneymgmt.org](http://www.moneymgmt.org)

KENNEBEC VALLEY  
COMMUNITY ACTION  
PROGRAM

**Phone:** 800-542-8227  
**E-mail:** N/A  
**Website:** [www.kvcap.org](http://www.kvcap.org)

COASTAL ENTERPRISES,  
INCORPORATED

**Phone:** 207-882-7552-5151  
**Toll-free:** 877-340-2649  
**Fax:** 207-882-6365  
**E-mail:** [jthomas@celmaine.org](mailto:jthomas@celmaine.org)  
**Website:** [www.celmaine.org](http://www.celmaine.org)

0072

111  
Wescott  
Road  
SOUTH – English  
PORTLAND, – Spanish  
Maine  
04106-  
3437

MONEY  
MANAGEMENT  
INTERNATIONAL INC.

97 Water St  
Waterville,  
Maine – English  
04901-  
6339

41 Water  
Street  
WISCASSET, – English  
Maine – Spanish  
04578-  
4134

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

U.S. Postal Service™  
**CERTIFIED MAIL® RECEIPT**  
*Domestic Mail Only*

For delivery information, visit our website at [www.usps.com](http://www.usps.com).

# OFFICIAL USE

Certified Mail Fee

\$    Extra Services & Fees (check box, add fee as appropriate)

Return Receipt (Hardcopy) \$   

Return Receipt (Electronic) \$   

Certified Mail Restricted Delivery \$   

Adult Signature Required \$   

Adult Signature Restricted Delivery \$   

Postage

\$   

**Total Postage**

**Sent To** JOHN A LIPPINCOTT

211 RIVER RD

ELGIN, ME 03903

City, State

5090 8204 0000 0472 9702

**CERTIFIED MAIL**

U.S. POSTAGE » ATTNEY BOWES

ZIP 46226 \$ 006.770  
02 1W  
0001366298 DEC 29 2017  


8C: 462260046128 \* 1669-07154-26-41  
RECEIVED TO SENDER  
UNABLE TO FORWARD  
7701 / 27/18  
1 115 91 1 115 91 1 115 91 1 115 91



FEB 8 0 AMST

CD-1  
1-18  
1-18

## SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

JOHN A. PRINCOTT  
211 RIVER RD.  
EUGENE, ME 03903



9590 9402 3362 7227 5561 01

## 2. Article Number (Transfer from label)

7016 2140 0000 4023 0604  
Insured Mail Restricted Delivery  
(over \$500)

## COMPLETE THIS SECTION ON DELIVERY

## A. Signature

X

Agent

Addressee

## B. Received by (Printed Name)

C: Date of Delivery

D. Is delivery address different from item 1?  
If YES, enter delivery address below:

Yes

No

## 3. Service Type

Priority Mail Express®

Registered Mail™

Registered Mail Restricted Delivery

Merchandise

Return Receipt for Merchandise

Signature Confirmation™

Signature Confirmation Restricted Delivery

Certified Mail®

Delivery Restricted Delivery

Insured Mail Restricted Delivery

Restricted Delivery

Signature Confirmation

Signature Confirmation Restricted Delivery

## Domestic Return Receipt

PS Form 3811, July 2015 PSN 7530-02-000-0053



**FREEDOM MORTGAGE**

P.O. Box 50428, Indianapolis, IN 46250-0401

MARIAN B LIPPINCOTT  
211 RIVER RD  
ELIOT ME 03903

December 28, 2017

Dear Borrower(s),

**YOU ARE IN DEFAULT UNDER THE TERMS OF YOUR MORTGAGE AND  
NOTE**

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P.O. Box 50428, Indianapolis, IN 46250-0401

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**Freedom Mortgage Corporation  
ATTN: Payment Processing  
10500 Kincaid Drive, Suite 111  
Fishers, IN 46037-9764**

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If funds tendered are not honored for any reason, the default will not be cured. Our acceptance of any funds less than the total amount due shall not constitute a waiver of our rights and/or remedies under the loan documents or applicable law.

Please be aware that your credit rating may be adversely affected if you fail to fulfill the terms of your credit obligations. You are also notified we may visit the above-referenced property from time to time to determine its condition and occupancy status, the costs of which you will be responsible for.

You may have options available other than foreclosure. If you are unable to bring the account current, we urge you to explore foreclosure alternatives prior to the end of the right-to-cure period by contacting our Customer Care Department at (855) 690-5900 or at P.O. Box 50428, Indianapolis, IN 46250-0428, or a United States Department of Housing and Urban Development ("HUD")-certified area counselor by calling 1-800-569-4287, TDD toll free number 1-800-877-8339, or by visiting the HUD website, [http://www.hud.gov/offices/hsg/sfh/hcc/hcc\\_home.cfm](http://www.hud.gov/offices/hsg/sfh/hcc/hcc_home.cfm). Enclosed is a listing of HUD approved counseling agencies within your state.

You have the right to bring a court action to assert the non-existence of a default. You have the right in any lawsuit for foreclosure and sale to argue that you performed your obligations under the terms of your Note and Mortgage, and to present any other defenses you may have. You have the right to request the name of the originator of the loan. If you meet the conditions stated in the Mortgage, you will have the right to have the lender's enforcement of the Mortgage discontinued and to have the Note and the Mortgage remain fully effective as if immediate payment in full had never been required.

Where mediation is available under Maine Rev. Statute § 6321-A, you may request a court-ordered mediation to explore options for avoiding foreclosure judgment.

You may access your loan information at your convenience, 24 hours a day, 7 days a week! Simply log on to our website at [www.freedommortgage.com](http://www.freedommortgage.com) or call our automated phone system at (855) 690-5900. Customer Care representatives are available to assist you Monday through Friday from 8:00am – 10:00pm and Saturday from 9:00am – 6:00pm Eastern Time.

Sincerely,

Customer Care Department  
Freedom Mortgage Corporation

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Languages	Parent Organization
MONEY MANAGEMENT INTERNATIONAL AUBURN ME	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymgmt.org Website: www.moneymgmt.org	250 Center St Ste 205 Auburn, Maine 04210-6313	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
LEGAL SERVICES FOR THE ELDERLY	Phone: 207-621-0087 Toll-free: 800-750-5353 Fax: 207-621-0742 E-mail: jmartin@mainelse.org Website: www.mainelse.org	5 Wabon Street AUGUSTA, Maine 04330-7040	- English - Other	MAINE STATE HOUSING AUTHORITY
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 Water Street AUGUSTA, Maine 04330-4665	- English	MAINE STATE HOUSING AUTHORITY
MAINE STATE HOUSING AUTHORITY	Phone: 207-626-4670 Toll-free: 800-452-4668 Fax: 207-626-4678 E-mail: dkjohnson@mainehousing.org Website: www.mainehousing.org	353 WATER STREET AUGUSTA, Maine 04330-4665	- English	MAINE STATE HOUSING AUTHORITY
MONEY MANAGEMENT INTERNATIONAL BANGOR	Phone: 866-232-9080 Toll-free: 866-232-9080 Fax: 866-921-5129 E-mail: counselinginfo@moneymgmt.org Website: www.moneymgmt.org	175 Exchange St Ste 200 Bangor, Maine 04401-6537	- English - Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PENQUIS COMMUNITY ACTION PROGRAM	Phone: 207-974-2403 Toll-free: 888-424-0151 Fax: 207-973-3699 E-mail: hmassow@penquis.org Website: www.penquis.org	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-4952	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
MIDCOAST MAINE COMMUNITY ACTION	Phone: 207-442-7963-230 Toll-free: 800-221-2221 Fax: 207-443-7447 E-mail: candice.carpenter@mncacorp.org Website: www.midcoastmainecommunityaction.org	34 Wing Farm Parkway BATH, Maine 04530-1550	- English - Spanish	
TEDFORD HOUSING	Phone: 207-729-1161-100 E-mail: officemanager@tedfordhousing.org Website: www.tedfordhousing.org	14 Middle Street BRUNSWICK, Maine 04011-2400	- English	MAINE STATE HOUSING AUTHORITY
WESTERN MAINE CAP	Phone: 207-645-3764 E-mail: N/A Website: wmcac.org	PO Box 200 East Wilton, Maine 04234-0200	- English	MAINE STATE HOUSING AUTHORITY
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	Phone: 207-795-4065 Toll-free: 866-221-4383 Fax: 207-795-4069 E-mail: homequest@community-concepts.org Website: www.homequestmaine.org	240 Bates Street LEWISTON, Maine 04240-7330	- English - French	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	Phone: 207-553-7780-226 Toll-free: 800-339-6516 Fax: 207-553-7778 E-mail: dstolt@avestahousing.org Website: www.avestahousing.org	307 Cumberland Avenue PORTLAND, Maine 04101-4920	- English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
CITY OF PORTLAND SHELTER	Phone: 207-482-5144	196 Lancaster Street PORTLAND, Maine 04101-2418	- English	MAINE STATE HOUSING AUTHORITY
COMMUNITY FINANCIAL LITERACY	Phone: 207-797-7890 E-mail: crwaganje@cflmaine.org Website: www.cflmaine.org	309 Cumberland Avenue, Suite 205 PORTLAND, Maine	- English - French - Swahili	MAINE STATE HOUSING AUTHORITY

**PINE TREE LEGAL ASSISTANCE,  
INCORPORATED**

Phone: 207-774-8211  
Fax: 207-828-2300  
E-mail: [rheald@ptla.org](mailto:rheald@ptla.org)  
Website: [www.ptla.org](http://www.ptla.org)

55 Federal St  
PO Box 547  
PORTLAND, Maine  
04101-4205

- Arabic
- ASL
- Cambodian
- Cantonese
- Chinese
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- Creole
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- English
- Farsi
- French
- Hindi
- Hmong
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- Polish
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- Russian
- Spanish
- Swahili
- Turkish
- Ukrainian
- Vietnamese

**THE OPPORTUNITY ALLIANCE**

Phone: 207-553-5931  
Toll-free: 800-698-4959  
Fax: 207-874-1155  
E-mail: [mgeoffroy@propeople.org](mailto:mgeoffroy@propeople.org)  
Website: [www.propeople.org](http://www.propeople.org)

510 Cumberland Avenue  
PORTLAND, Maine  
04101-2220

- English
- French

**AROOSTOOK COUNTY ACTION  
PROGRAM, INC.**

Phone: 207-768-3023-650  
Toll-free: 800-432-7881  
Fax: 207-768-3021  
E-mail: [jbaillargeon@acap-me.org](mailto:jbaillargeon@acap-me.org)  
Website: [www.acap-me.org](http://www.acap-me.org)

771 Main St  
PRESQUE ISLE, Maine  
04769-2201

- English

MAINE STATE  
HOUSING  
AUTHORITY

**YORK COUNTY COMMUNITY  
ACTION AGENCY**

Phone: 207-459-2959  
Fax: 207-490-5026  
E-mail: [jennifer@yccac.org](mailto:jennifer@yccac.org)  
Website: [www.yccac.org](http://www.yccac.org)

PO Box 72  
6 Spruce Street  
Sanford, Maine 04073-  
0072

- English
- French
- German

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

**MONEY MANAGEMENT  
INTERNATIONAL SOUTH  
PORTLAND**

Phone: 866-232-9080  
Toll-free: 866-232-9080  
Fax: 866-921-5129  
E-mail:  
[counselinginfo@moneymgmt.org](mailto:counselinginfo@moneymgmt.org)  
Website: [www.moneymgmt.org](http://www.moneymgmt.org)

111 Wescott Road  
SOUTH PORTLAND,  
Maine 04106-3437

- English
- Spanish

MONEY  
MANAGEMENT  
INTERNATIONAL  
INC.

**KENNEBEC VALLEY COMMUNITY  
ACTION PROGRAM**

Phone: 800-542-8227  
E-mail: N/A  
Website: [www.kvcap.org](http://www.kvcap.org)

97 Water St  
Waterville, Maine 04901-  
6339

- English

**COASTAL ENTERPRISES,  
INCORPORATED**

Phone: 207-882-7552-5151  
Toll-free: 877-340-2649  
Fax: 207-882-6365  
E-mail: [jthomas@ceimaine.org](mailto:jthomas@ceimaine.org)  
Website: [www.ceimaine.org](http://www.ceimaine.org)

41 Water Street  
WISCASSET, Maine  
04578-4134

- English
- Spanish

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

Agency Name	Phone, Toll-Free, Fax Number, Email, Website	Address	Languages	Parent Organization
MONEY MANAGEMENT INTERNATIONAL AUBURN ME	<b>Phone:</b> 866-232-9080 <b>Toll-free:</b> 866-232-9080 <b>Fax:</b> 866-921-5129 <b>E-mail:</b> <a href="mailto:counselinginfo@moneymgmt.org">counselinginfo@moneymgmt.org</a> <b>Website:</b> <a href="http://www.moneymgmt.org">www.moneymgmt.org</a>	250 Center St Ste 205 Auburn, Maine 04210- 6313	– English – Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
LEGAL SERVICES FOR THE ELDERLY	<b>Phone:</b> 207-621-0087 <b>Toll-free:</b> 800-750-5353 <b>Fax:</b> 207-621-0742 <b>E-mail:</b> <a href="mailto:jmartin@mainelse.org">jmartin@mainelse.org</a> <b>Website:</b> <a href="http://www.mainelse.org">www.mainelse.org</a>	5 Wabon Street AUGUSTA, Maine 04330- 7040	– English – Other	MAINE STATE HOUSING AUTHORITY
MAINE STATE HOUSING AUTHORITY	<b>Phone:</b> 207-626-4670 <b>Toll-free:</b> 800-452-4668 <b>Fax:</b> 207-626-4678 <b>E-mail:</b> <a href="mailto:dkjohnson@mainehousing.org">dkjohnson@mainehousing.org</a> <b>Website:</b> <a href="http://www.mainehousing.org">www.mainehousing.org</a>	353 Water Street AUGUSTA, Maine 04330- 4665	– English	
MAINE STATE HOUSING AUTHORITY	<b>Phone:</b> 207-626-4670 <b>Toll-free:</b> 800-452-4668 <b>Fax:</b> 207-626-4678 <b>E-mail:</b> <a href="mailto:dkjohnson@mainehousing.org">dkjohnson@mainehousing.org</a> <b>Website:</b> <a href="http://www.mainehousing.org">www.mainehousing.org</a>	353 WATER STREET AUGUSTA, Maine 04330- 4665	– English	MAINE STATE HOUSING AUTHORITY
MONEY MANAGEMENT INTERNATIONAL BANGOR	<b>Phone:</b> 866-232-9080 <b>Toll-free:</b> 866-232-9080 <b>Fax:</b> 866-921-5129 <b>E-mail:</b> <a href="mailto:counselinginfo@moneymgmt.org">counselinginfo@moneymgmt.org</a> <b>Website:</b> <a href="http://www.moneymgmt.org">www.moneymgmt.org</a>	175 Exchange St Ste 200 Bangor, Maine 04401- 6537	– English – Spanish	MONEY MANAGEMENT INTERNATIONAL INC.
PENQUIS COMMUNITY ACTION PROGRAM	<b>Phone:</b> 207-974-2403 <b>Toll-free:</b> 888-424-0151 <b>Fax:</b> 207-973-3699 <b>E-mail:</b> <a href="mailto:hmassow@penquis.org">hmassow@penquis.org</a> <b>Website:</b> <a href="http://www.penquis.org">www.penquis.org</a>	262 Harlow Street PO Box 1162 BANGOR, Maine 04401-	– English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.

		4952		
MIDCOAST MAINE COMMUNITY ACTION	<b>Phone:</b> 207-442-7963-230 <b>Toll-free:</b> 800-221-2221 <b>Fax:</b> 207-443-7447 <b>E-mail:</b> <a href="mailto:candice.carpenter@mmcacorp.org">candice.carpenter@mmcacorp.org</a> <b>Website:</b> <a href="http://www.midcoastmainecommunityaction.org">www.midcoastmainecommunityaction.org</a>	34 Wing Farm Parkway BATH, Maine 04530- 1550	– English – Spanish	
TEDFORD HOUSING	<b>Phone:</b> 207-729-1161-100 <b>E-mail:</b> <a href="mailto:officemanager@tedfordhousing.org">officemanager@tedfordhousing.org</a> <b>Website:</b> <a href="http://www.tedfordhousing.org">www.tedfordhousing.org</a>	14 Middle Street BRUNSWICK, Maine 04011- 2400	– English	MAINE STATE HOUSING AUTHORITY
WESTERN MAINE CAP	<b>Phone:</b> 207-645-3764 <b>E-mail:</b> N/A <b>Website:</b> <a href="http://wmca.org">wmca.org</a>	PO Box 200 East Wilton, Maine 04234- 0200	– English	MAINE STATE HOUSING AUTHORITY
COMMUNITY CONCEPTS, INC. ALSO DBA HOMEQUESTMAINE	<b>Phone:</b> 207-795-4065 <b>Toll-free:</b> 866-221-4383 <b>Fax:</b> 207-795-4069 <b>E-mail:</b> <a href="mailto:homequest@community-concepts.org">homequest@community-concepts.org</a> <b>Website:</b> <a href="http://www.homequestmaine.org">www.homequestmaine.org</a>	240 Bates Street LEWISTON, Maine 04240- 7330	– English – French	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
AVESTA HOUSING DEVELOPMENT CORPORATION	<b>Phone:</b> 207-553-7780-226 <b>Toll-free:</b> 800-339-6516 <b>Fax:</b> 207-553-7778 <b>E-mail:</b> <a href="mailto:dstolt@avestahousing.org">dstolt@avestahousing.org</a> <b>Website:</b> <a href="http://www.avestahousing.org">www.avestahousing.org</a>	307 Cumberland Avenue PORTLAND, Maine 04101- 4920	– English	CITIZENS' HOUSING AND PLANNING ASSOCIATION, INC.
CITY OF PORTLAND SHELTER	<b>Phone:</b> 207-482-5144	196 Lancaster Street PORTLAND, Maine 04101- 2418	– English	MAINE STATE HOUSING AUTHORITY
COMMUNITY FINANCIAL LITERACY	<b>Phone:</b> 207-797-7890 <b>E-mail:</b> <a href="mailto:crwaganje@cflmaine.org">crwaganje@cflmaine.org</a> <b>Website:</b> <a href="http://www.cflmaine.org">www.cflmaine.org</a>	309 Cumberland Avenue, Suite 205 PORTLAND, Maine	– English – French – Swahili	MAINE STATE HOUSING AUTHORITY

PINE TREE LEGAL  
ASSISTANCE,  
INCORPORATED

**Phone:** 207-774-8211  
**Fax:** 207-828-2300  
**E-mail:** [nheald@ptla.org](mailto:nheald@ptla.org)  
**Website:** [www.ptla.org](http://www.ptla.org)

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**Fax:** 207-874-1155  
**E-mail:** [mgeoffroy@propeople.org](mailto:mgeoffroy@propeople.org)  
**Website:** [www.propeople.org](http://www.propeople.org)

AROOSTOOK COUNTY  
ACTION PROGRAM, INC.

**Phone:** 207-768-3023-650  
**Toll-free:** 800-432-7881  
**Fax:** 207-768-3021  
**E-mail:** [jballargeon@acap-me.org](mailto:jballargeon@acap-me.org)  
**Website:** [www.acap-me.org](http://www.acap-me.org)

YORK COUNTY  
COMMUNITY ACTION  
AGENCY

**Phone:** 207-459-2959  
**Fax:** 207-490-5026  
**E-mail:** [jenniferg@yccac.org](mailto:jenniferg@yccac.org)  
**Website:** [www.yccac.org](http://www.yccac.org)

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Cantonese  
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Mandarin  
– Creole  
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– Hmong  
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Vietnamese

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Avenue  
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Maine  
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771 Main St  
PRESQUE  
ISLE, Maine  
04769-  
2201

PO Box 72  
6 Spruce  
Street  
Sanford,  
Maine  
04073-

MAINE STATE  
HOUSING AUTHORITY

CITIZENS' HOUSING  
AND PLANNING  
ASSOCIATION, INC.

MONEY MANAGEMENT  
INTERNATIONAL SOUTH  
PORTLAND

**Phone:** 866-232-9080  
**Toll-free:** 866-232-9080  
**Fax:** 866-921-5129  
**E-mail:** [counselinginfo@moneymgmt.org](mailto:counselinginfo@moneymgmt.org)  
**Website:** [www.moneymgmt.org](http://www.moneymgmt.org)

KENNEBEC VALLEY  
COMMUNITY ACTION  
PROGRAM

**Phone:** 800-542-8227  
**E-mail:** N/A  
**Website:** [www.kvcap.org](http://www.kvcap.org)

COASTAL ENTERPRISES,  
INCORPORATED

**Phone:** 207-882-7552-5151  
**Toll-free:** 877-340-2649  
**Fax:** 207-882-6365  
**E-mail:** [Jthomas@celmaine.org](mailto:Jthomas@celmaine.org)  
**Website:** [www.celmaine.org](http://www.celmaine.org)

0072

111  
Wescott  
Road  
SOUTH – English  
PORTLAND, – Spanish  
Maine  
04106-  
3437

MONEY  
MANAGEMENT  
INTERNATIONAL INC.

97 Water St  
Waterville,  
Maine – English  
04901-  
6339

41 Water  
Street  
WISCASSET, – English  
Maine – Spanish  
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<input type="checkbox"/> Return Receipt (Handcopy)	\$ <u>                  </u>
<input type="checkbox"/> Return Receipt (Electronic)	\$ <u>                  </u>
<input type="checkbox"/> Certified Mail Restricted Delivery	\$ <u>                  </u>
<input type="checkbox"/> Adult Signature Required	\$ <u>                  </u>
<input type="checkbox"/> Adult Signature Restricted Delivery	\$ <u>                  </u>

Postage

\$                   

Total P<sub>c</sub>

**MARIAN B LIPPINCOTT**  
211 RIVER RD  
ELIOT ME 03903  
Street #  
City, State

TT90 E205 0000 0672 9702

Postmark  
Here

The logo for the United States Postal Service, featuring a stylized 'U' and 'S' intertwined with the words 'U.S. POSTAGE' and 'THE UNITED STATES POSTAL SERVICE'.

卷之三

A black and white line drawing of a large, irregularly shaped oval containing the text "Dinner time" and a smaller circle with the text "Breakfast time". The oval is oriented vertically and has a thick black outline. Inside the oval, the words "Dinner time" are written in a cursive, handwritten style, with "Dinner" on the left and "time" on the right, separated by a small plus sign. To the right of the oval, there is a smaller, separate circle containing the text "Breakfast time" in a similar cursive style. The entire drawing is done in black ink on a white background.

20101

111

卷之三

BC: 46250040128 \*1669-07155-26-41

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT  
OF THE RETURN ADDRESS FIELD

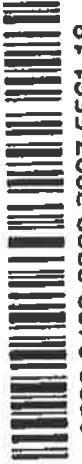
807-9006-0116

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

MARYAN B LIPPINCOTT  
211 RIVER RD  
ELIJOT, ME 03903



9590 9402 3362 7227 5561 18

2. *Transfer from service label*

7016 2140 0000 4023 0611

PS Form 3811, July 2015 PSN 7530-02-000-9053

**COMPLETE THIS SECTION ON DELIVERY**

A. Signature		<input type="checkbox"/> Agent <input type="checkbox"/> Addressee
X		
B. Received by (Printed Name)	C. Date of Delivery	
D. Is delivery address different from item 1? <input type="checkbox"/> Yes If YES, enter delivery address below: <input type="checkbox"/> No		

3. Service Type	<input type="checkbox"/> Priority Mail Express® <input type="checkbox"/> Registered Mail™ <input type="checkbox"/> Registered Mail Restricted Delivery <input type="checkbox"/> Return Receipt for Merchandise <input type="checkbox"/> Signature Confirmation <input type="checkbox"/> Restricted Delivery
Adult Signature	<input type="checkbox"/> Adult Signature Restricted Delivery
Certified Mail®	<input type="checkbox"/> Certified Mail Restricted Delivery
Collect on Delivery	<input type="checkbox"/> Collect on Delivery Restricted Delivery
Insured Mail	<input type="checkbox"/> Insured Mail Restricted Delivery

Domestic Return Receipt